

The Choice is Yours

Choose from resource efficient improvements such as these:

- **ENERGY STAR® Appliances:**
Refrigerator, Front-Loading Clothes Washers and Dishwashers
- **Bathroom Upgrades:**
High Performance Toilets & Showerheads
- **Weatherization:**
Insulation, Duct Sealing & Caulking
- **Other Measures:**
Lighting, Air Sealing, Custom Home Analysis Report and more



The Benefits Add Up

Cash in your pocket.*

Spend less on energy and water, and free up cash for other things.

Low-interest, long-term financing.

Finance \$4,000 in qualified improvements at the low interest rate of your mortgage.

Monthly savings.

You'll normally save more on energy and water bills than the amount the improvements add to your mortgage payment.*

Improvements that make a difference.

Choose from a menu of improvements that are designed to perform well and update your house with state-of-the-art, ENERGY STAR® appliances.

* Actual savings will vary. Ask us for more information.

Talk to Your Lender Today

MORE loans are available only through participating lenders and in order to qualify for MORE, you will need to satisfy the lenders requirements. Actual savings from the MORE program will depend on your home, usage and other factors. Your savings from the MORE program may vary from the example listed in this brochure.

For MORE information call 1-866-784-5606

EFFICIENCY SERVICES
Group



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MORE™

MORTGAGE OPTIONS FOR RESOURCE EFFICIENCY

Save Money with Energy & Water Upgrades



Efficiency Services Group

Make Your Home More Efficient

Spend the Savings – on Your Dreams

If you're buying a house or refinancing an existing home, chances are the appliances, insulation and ducts could use an upgrade. With energy and water efficient improvements, you can save each month on your energy and water bills.* That means more cash in your pocket for the things you've been dreaming of: new furniture, a vacation, retirement.



Now you can save money* each month by adding the cost of resource efficient improvements directly to your mortgage with Mortgage Options for Resource Efficiency (**MORE**).

Typically, the money you may save on monthly energy and water bills will be greater than the amount the improvements add to your mortgage payment.*

MORE™ Improvements are Designed to Save Energy, Water & Money*

There are a variety of measures that you could install with a **MORE** loan. Here's an example of how **MORE** can work for you.

Energy and Water Saving Improvements	Estimated Cost	Estimated Monthly Energy & Water Savings ²
Front-Loading clothes washer ³	\$650	\$11.25
Attic insulation – R49	\$525	\$3.34
Duct sealing/insulation	\$553	\$8.75
Floor insulation – R25	\$1,265	\$8.84
Home air sealing package	\$300	\$2.25
Plumbing fixture upgrades ³	\$410	\$10.08
Compact Fluorescent Bulbs (10)	\$100	\$2.66
Totals	\$3,803⁴	\$47.17²

This example is modeled on a 1,500 sq. ft. home built in the 1970's.

Here's how the MORE loan works based on the example above:	MORE loan amount	Monthly cost for MORE	Monthly utility savings	Monthly net savings
	\$4,000	\$26.04 ¹	\$47.17 ²	\$23.13 ⁵

¹ Based on 7% interest rate.
² Based on average residential savings measured in previous utility programs and other sources.
³ Appliances and plumbing fixtures will be assigned allowance amounts.
⁴ Custom Home Analysis fee will be added to the cost of the resource efficient measures.
⁵ Savings based on example illustrated above.

How MORE Works

- \$4,000 goes into a MORE escrow account** at the time of your mortgage loan closing. This money is for you to use on qualified improvements.
- MORE field representative evaluates your home** and recommends improvements, you can choose, that are designed to perform well over time.
- You choose appliances and plumbing fixtures** from our MORE program retailers.
- The MORE team coordinates installation** of measures such as insulation and ductwork by selected program contractors.
- Improvements are paid from your MORE escrow account.** Unused funds are applied directly to your mortgage principal.

* Actual savings will vary.